

Fig. 1

USER	VENDOR SYSTEM	FUNDS TRANSFER SYSTEM
10	20	30

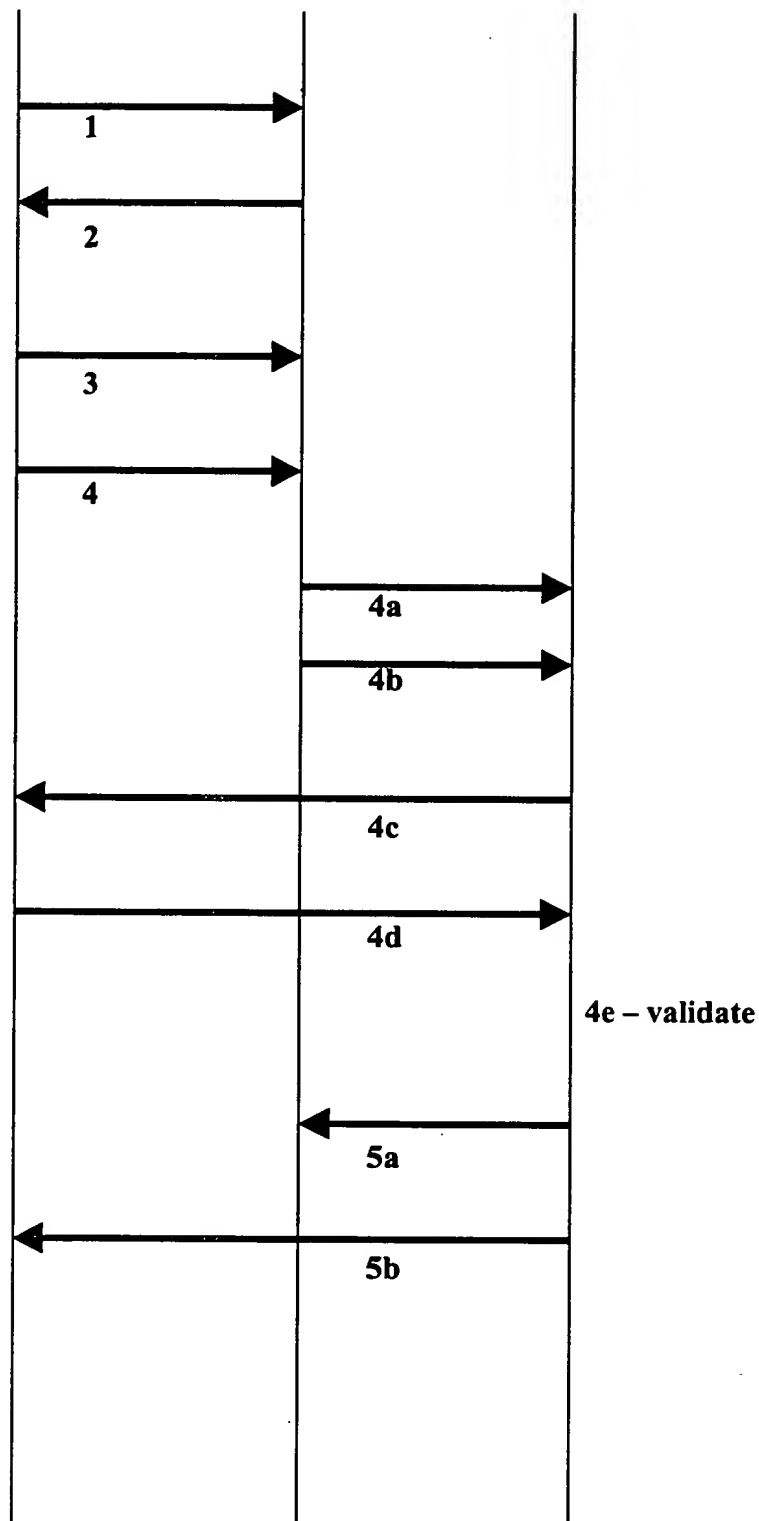


Fig. 2

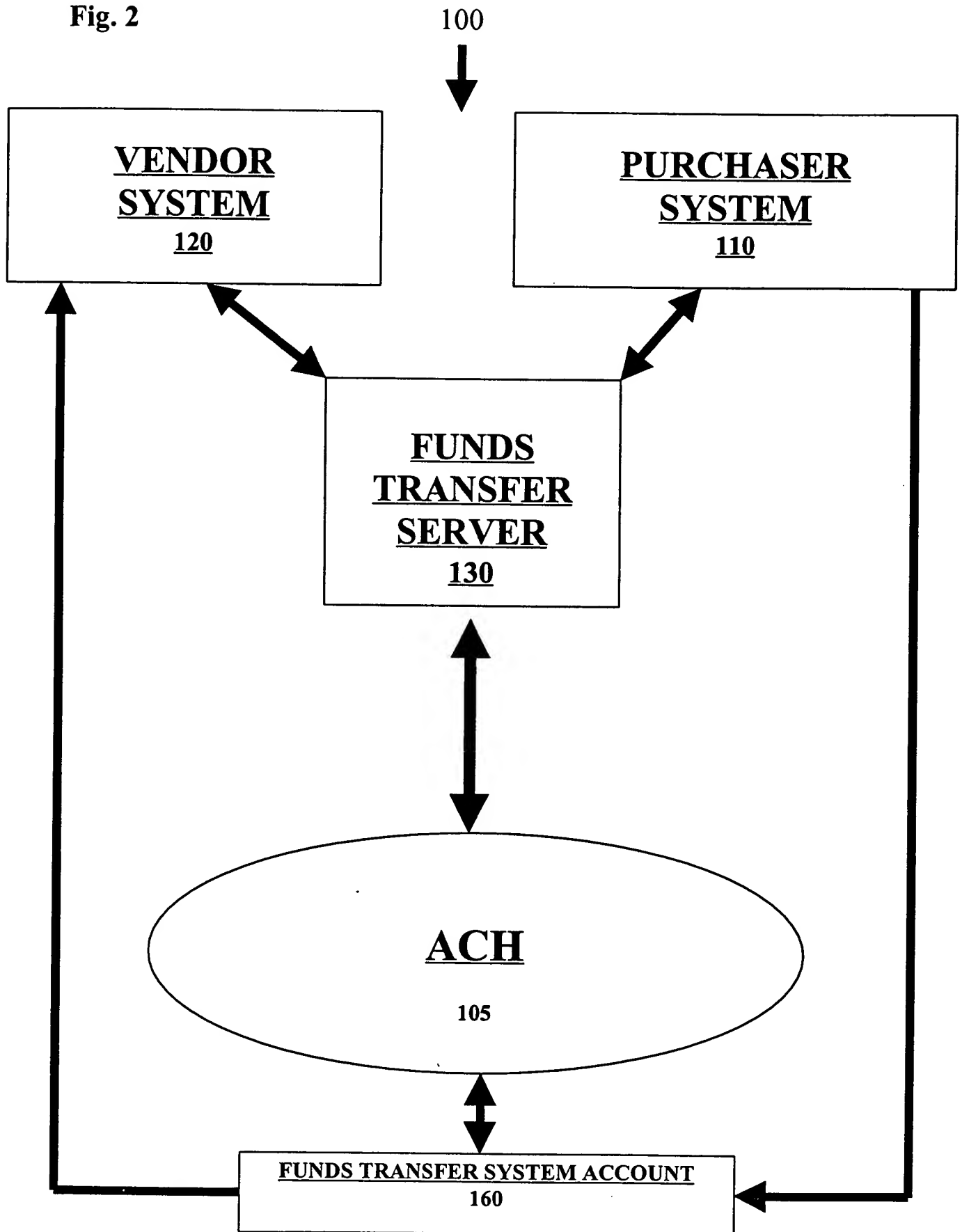


Fig. 3

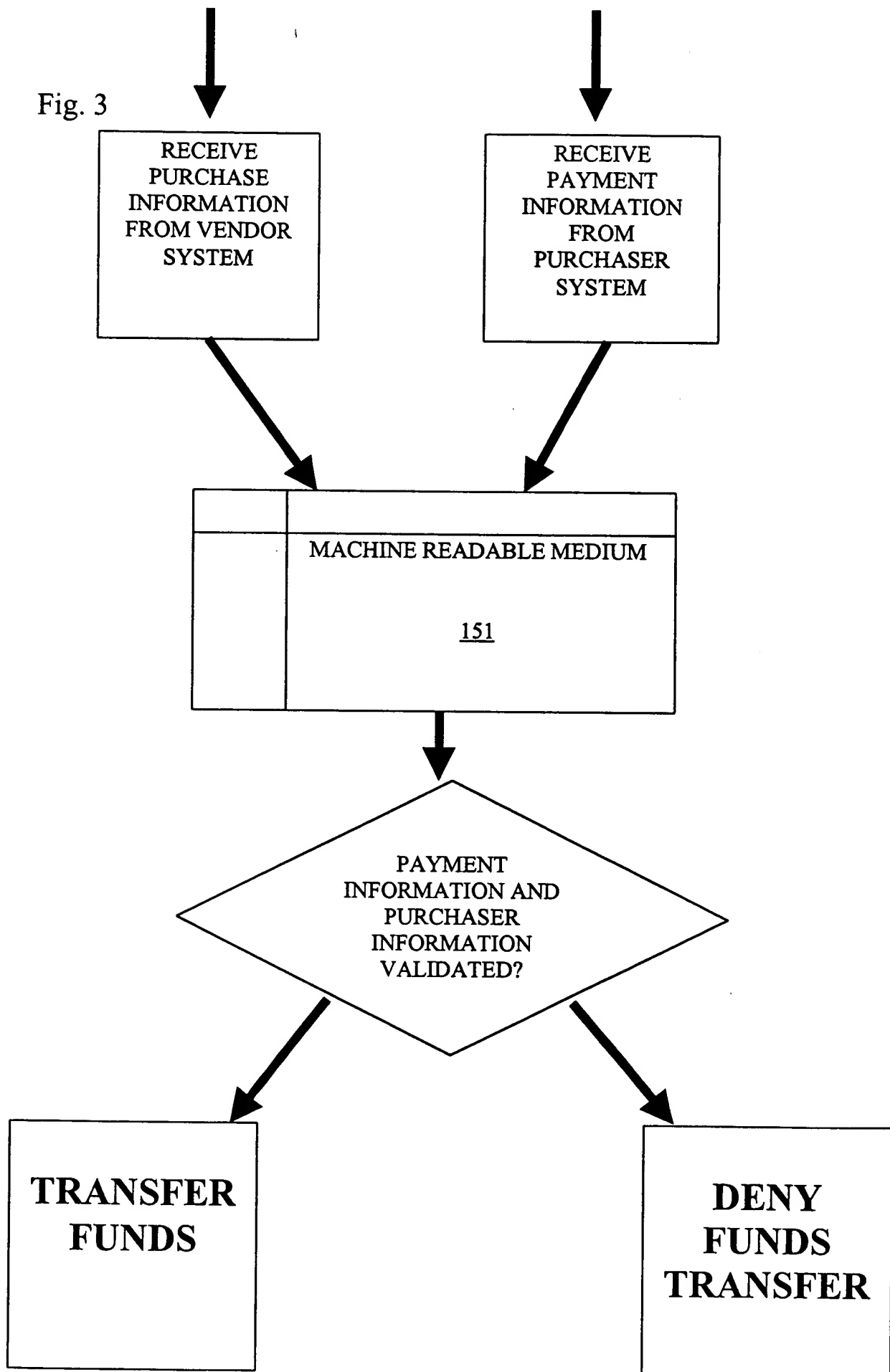


Fig. 4

PURCHASER	VENDOR	FUNDS TRANSFER SYSTEM	PURCHASER ACCOUNT
210	220	230	240

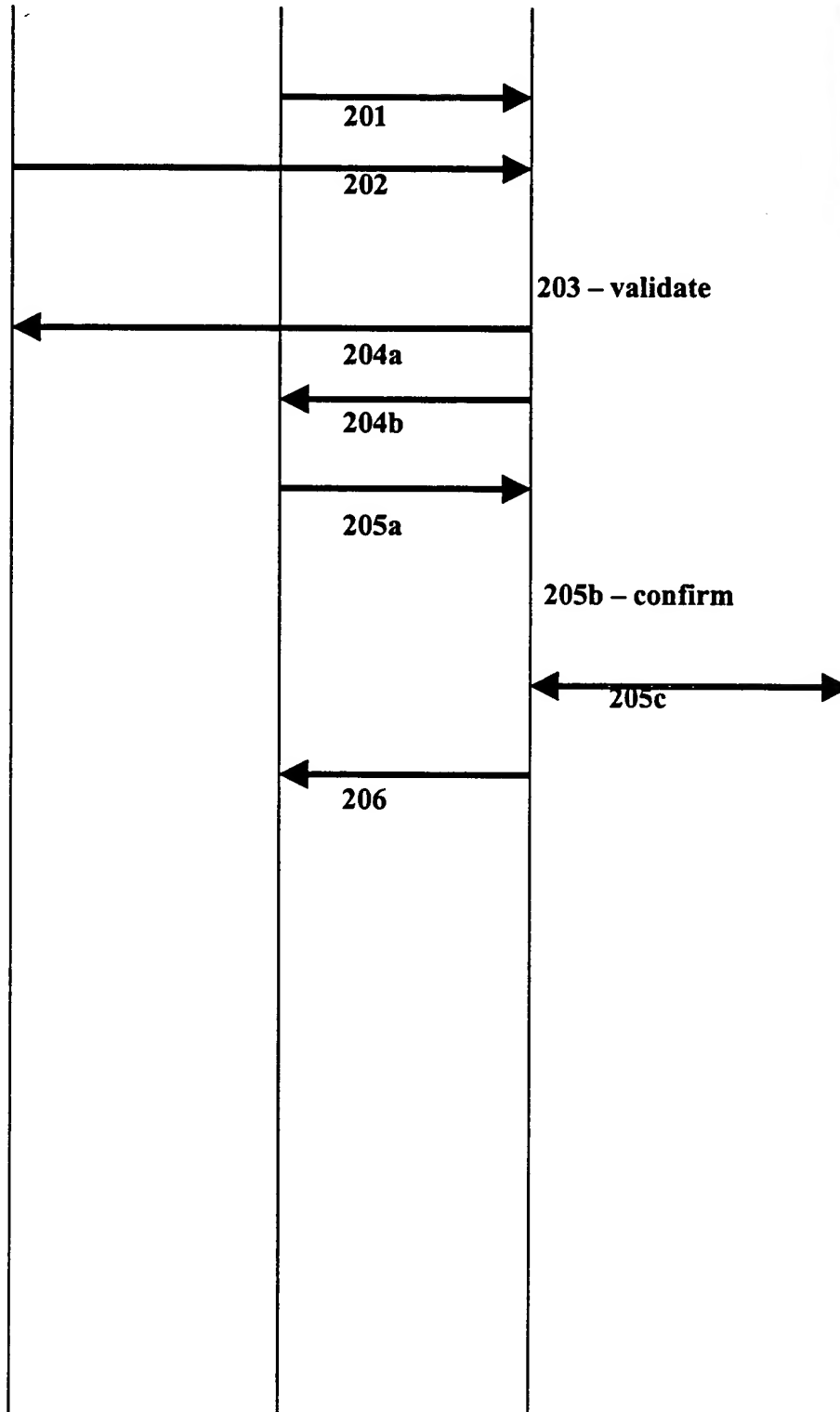


Fig. 5

PAYOR 310	PAYEE 320	FUNDS TRANSFER SYSTEM 330	PAYOR ACCOUNT 340	PAYEE ACCOUNT 350
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